United States Patent [19]

Steger

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[54] **AUTOMATED CHECK VERIFICATION AND TRACKING SYSTEM**

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[*] Notice: This patent is subject to a terminal disclaimer.

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Related U.S. Application Data

[63] Continuation of application No. 08/679,276, Jul. 12, 1996, abandoned, which is a continuation of application No. 08/523,646, Sep. 5, 1995, Pat. No. 5,594,226, which is a continuation of application No. 08/273,372, Jul. 11, 1994, abandoned.

[51] **Int. Cl.⁶** **G06F 17/60**

[52] **U.S. Cl.** **235/379**; 235/375; 235/487; 235/462.01; 283/58

[58] **Field of Search** 235/379, 487, 235/375, 462, 462.01; 283/58

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[57] **ABSTRACT**

The present invention provides an apparatus for automatically accessing and verifying checking account status based on information contained in a bar code printed on a check, travelers check or money order. A bar code scanner reads the information contained in the bar code and, based on that information, determines a bank code and an account code. Based on the bank code or account code, a proper bank, travelers check company or money order company is automatically contacted. Checking, travelers check or money order account information is then transmitted to the proper bank, travelers check company or money order company. Account status information is received from the bank, travelers check company or money order company and displayed on the merchant's terminal. Finally, a receipt is printed with a bar code matching information on the check, travelers check or money order.

11 Claims, 4 Drawing Sheets